Appln. No.: 09/728,152

Remarks/Arguments

Reconsideration of this application is requested.

In view of the March 24, 2009 Board of Appeals Decision, applicant has amended claim

1.

Applicant submits that Savage (U.S. Publication No. 2002/0026394A1, now (U.S. Patent No. 7236,560) in view of Carlin does not disclose or anticipate the following steps of claim 1 as amended and those claims dependent thereon. Namely, generating by a fourth computer unit the bill based upon the billing information to the customer in the form of electronic data with billing information suitable for printing and transmitting by a fourth computer unit the bill, to an optimal mailing location for printing and mailing to the customer

In view of the above claims 1-18 as amended are patentable. If the Examiner has any questions would the Examiner, please call the undersigned at the telephone number noted below.

Please charge any additional fees that may be required or credit any overpayment to Deposit Account Number 16-1885.

Respectfully submitted,

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